

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TERRY M. ZERNICK
JOSHUA P. ZERNICK

Debtor(s).

)
) Case No. 22-70242 JAD
)
) Chapter 13
)
X Related to Docs. #34, 92 and 93

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis

☒ Chapter 13 Plan dated:
9-7-22

☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$2188** effective **11/22**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be **\$2188**, beginning **11/22**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
➤ **Santander Consumer CL.#2 as PIF.**
➤ **Nationstar Mortgage CL.#29-2**
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim

amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☒ K. Additional Terms and Conditions:
 - No secured payments to Cavalry SPV II LLC CL.#16 as debtors intention is to avoid.
 - All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an

Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

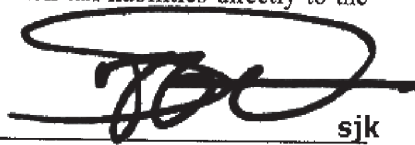
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 3/6/2023


United States Bankruptcy Judge
Jeffery A. Deller

-4-

cc: All Parties in Interest

FILED
3/6/23 1:49 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Terry M. Zernick
Joshua P. Zernick
Debtors

Case No. 22-70242-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 06, 2023

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Terry M. Zernick, Joshua P. Zernick, 503 Madera Avenue, Northern Cambria, PA 15714-1623
15498031	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
15518457	+ Holiday Financial Services, 300 Walmart Dr. Suite 150, Ebensburg, Pa. 15931-4214, ,
15498038	Penn Credit Corp., Po Box 96703, Harrisburg, PA 17106-9703

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 06 2023 23:59:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498022	+ Email/Text: bncnotifications@pheaa.org	Mar 06 2023 23:50:00	AES/Pennsylvania Higher Education Assist, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15498023	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 06 2023 23:50:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15511348	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2023 23:50:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15498025	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 06 2023 23:59:50	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15517514	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 06 2023 23:59:50	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15510651	+ Email/Text: bankruptcy@cavps.com	Mar 06 2023 23:50:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15498026	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 06 2023 23:50:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
15514849	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 06 2023 23:59:56	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15498027	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2023 00:00:01	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15498028	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 06 2023 23:59:52	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15498029	+ Email/Text: electronicbkydocs@nelnet.net	Mar 06 2023 23:50:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15520708	Email/Text: mrdiscen@discover.com		

District/off: 0315-7

User: auto

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		Mar 06 2023 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15512781	+ Email/Text: mrdiscen@discover.com	Mar 06 2023 23:50:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15562793	Email/Text: ECMCBKNotices@ecmc.org	Mar 06 2023 23:50:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15517294	Email/Text: collecadminbankruptcy@fnni.com	Mar 06 2023 23:50:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
15498030	Email/Text: collecadminbankruptcy@fnni.com	Mar 06 2023 23:50:00	Fnb Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15544148	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 06 2023 23:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15498032	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 06 2023 23:50:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15498033	+ Email/Text: processing@keybridged.com	Mar 06 2023 23:50:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15498034	+ Email/Text: PBNCNotifications@perituservices.com	Mar 06 2023 23:50:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15529323	Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2023 23:59:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15498035	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 06 2023 23:50:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15525940	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 06 2023 23:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15498036	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 06 2023 23:50:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15498037	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2023 23:50:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15543364	Email/Text: nsm_bk_notices@mrcooper.com	Mar 06 2023 23:50:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15498425	+ Email/PDF: rmscedi@recoverycorp.com	Mar 07 2023 00:00:01	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15498039	Email/Text: info@phoenixfinancialsvcs.com	Mar 06 2023 23:50:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236
15528556	Email/Text: Bankruptcy.Notices@pnc.com	Mar 06 2023 23:50:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15498024	Email/Text: Bankruptcy.Notices@pnc.com	Mar 06 2023 23:50:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
15512522	Email/PDF: resurgentbknotifications@resurgent.com	Mar 06 2023 23:59:51	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15541864	Email/Text: bnc-quantum@quantum3group.com	Mar 06 2023 23:50:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
15521303	Email/Text: bnc-quantum@quantum3group.com	Mar 06 2023 23:50:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15498040	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2023 23:50:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15498041	+ Email/PDF: gecsed@recoverycorp.com	Mar 06 2023 23:59:50	Synch/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498042	+ Email/PDF: gecsed@recoverycorp.com		

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User: auto

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		Mar 06 2023 23:59:51	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498043	Email/PDF: gecsed@recoverycorp.com		
		Mar 07 2023 00:00:00	Syncb/walmart, P.O. Box 965064, Orlando, FL 32896-5064
15526149	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 06 2023 23:59:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15498044	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 06 2023 23:59:55	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498045	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 06 2023 23:59:51	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498046	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 07 2023 00:00:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498047	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 06 2023 23:59:50	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498048	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 07 2023 00:00:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498049	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 06 2023 23:59:51	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15498050	+ Email/Text: bncmail@w-legal.com		
		Mar 06 2023 23:50:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15498051	+ Email/Text: bankruptcydepartment@tsico.com		
		Mar 06 2023 23:50:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15515036	+ Email/Text: bncnotifications@pheaa.org		
		Mar 06 2023 23:50:00	Truist Bank, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15498052	Email/Text: bknotice@upgrade.com		
		Mar 06 2023 23:50:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15516375	+ Email/Text: electronicbkydocs@nelnet.net		
		Mar 06 2023 23:50:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15562794	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15562795	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15562796	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-7

User: auto

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Timothy J. Sloan	on behalf of Joint Debtor Joshua P. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com
Timothy J. Sloan	on behalf of Debtor Terry M. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

TOTAL: 7